



NW Insurance Council

Consumer Alert

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Making deliveries during the COVID-19 crisis for income? Make sure you have insurance coverage

SEATTLE, May 6, 2020 – Many businesses classified as “non-essential” have started home delivery options for customers while executive orders which limit access are in place during the COVID-19 crisis. Delivering food and other goods has helped restaurants and businesses manage to stay open as well as keep staff employed, often as delivery drivers.

Typically, standard [auto insurance](#) policies will not cover the commercial use of a personal vehicle, but many insurers are stepping forward to offer coverage to help their policyholders.

“Auto insurers are adapting to the crisis just as their policyholders are doing, and many companies are now extending coverage for deliveries made by drivers from restaurants, grocery stores, pharmacies and more,” said NW Insurance Council President Kenton Brine. “But coverage may not be automatically applied, so check with your insurance professional to make sure you’re covered *before* you start making deliveries.”

When a personal vehicle is used to earn an income, it blurs the line between business and personal activities that can leave gaps in coverage. During these extraordinary times, however, many insurers doing business in [Washington](#) are extending coverage for personal delivery drivers.

Here is additional information for those who have started delivering goods with a personal vehicle during the COVID-19 outbreak:

- While some insurers are offering automatic coverage for customers using their personal vehicles to deliver food and other goods, it's important to contact your insurance company representative right away to make sure you currently have coverage and if not, to find out if additional coverage is available.
- Find out from your insurer how long the coverage will be in place. Some policies directly related to COVID-19 may have an expiration date.
- Coverage for those who are delivering goods during the COVID-19 outbreak may come in the form of a rider or an endorsement.
- A rider or endorsement will apply only to those who have started deliveries during the "Stay Home, Stay Healthy" order and not for those already employed through an app-based company or commercial delivery service. And it probably will not apply to ride-share services that involve carrying passengers for a fee (though that coverage is also widely available).
- If you have started working for an app-based delivery company, such as DoorDash or Uber Eats, contact your insurance company representative immediately to make sure you have the right coverage. While app-based businesses typically provide some [insurance coverage](#), it may not be enough to cover the cost of property damage or injury if you get in an accident.

For more information, contact [NW Insurance Council](#) at (800) 664-4942.

NW Insurance Council is a nonprofit, insurer-supported organization providing information about home, auto and business insurance to consumers, media and public policymakers in Washington, Oregon and Idaho.

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